

Workers' Compensation

Monoline Appetite Guide

Diversify your portfolio with our monoline workers' compensation insurance options. By offering this standalone coverage, you can provide flexible solutions to customers who need workers' compensation without bundling it with other policies. Explore our available monoline classes:

Industry	NCCI	NCCI Description	NAICS	NAICS Description
Contractors	5190	Electrical Wiring: within buildings and drivers	238210	Electrical contractors and other wiring installation contractors
			238220	Plumbing, heating, and air-conditioning contractors
			811310	Commercial and industrial machinery or equipment (excluding automotive and electronic) repair and maintenance
	5191	Office Machine: installation inspection, adjustment, and repair	238210	Electrical contractors and other wiring installation contractors
			811219	Other electronic and precision equipment repair and maintenance
	5437	Carpentry: installation of cabinet work and interior trim	238350	Finish carpentry contractors
	5537	Heating: Ventilation, Air Conditioning, and Refrigeration Systems - installation, service, and repair, including shop, yard, and drivers	238220	Plumbing, heating, and air conditioning contractors
	9521	House Furnishings: installation (NOC) and upholstering	238390	Other building finishing contractors
			541490	Other specialized design services
Crop, Produce, and Nut Production	8001	Florist: store and drivers	424930	Flower, nursery stock, and florist supplies merchant wholesalers
Distributors	8010	Store: Hardware - wholesale	423610	Electrical apparatus and equipment, wiring supplies, and related equipment merchant wholesalers
			423710	Hardware merchant wholesalers
			423730	Warm air heating and air conditioning equipment and supplies merchant wholesalers
			424910	Farm supplies merchant wholesalers
			424990	Other miscellaneous nondurable goods merchant wholesalers
	8013	Store: Jewelry - wholesale	423940	Jewelry, watch, precious stone, and precious metal merchant wholesalers
	8017	Store: Retail - NOC	423430	Computer and computer peripheral equipment and software merchant wholesalers
	8018	Store: Wholesale - NOC	423410	Photographic equipment and supplies merchant wholesalers
			423610	Electrical apparatus and equipment, wiring supplies, and related equipment merchant wholesalers
			423910	Sporting and recreational goods and supplies merchant wholesalers
			423920	Toy and hobby goods and supplies merchant wholesalers
			423990	Other miscellaneous durable goods merchant wholesalers
			424130	Industrial and personal service paper merchant wholesalers
			424410	General line grocery merchant wholesalers

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Distributors	8018	Store: Wholesale - NOC	424420	Packaged frozen food merchant wholesalers
			424450	Confectionery merchant wholesalers
			424610	Plastics materials or basic forms and shapes merchant wholesalers
			424990	Other miscellaneous nondurable goods merchant wholesalers
			452319	All other general merchandise stores
	8032	Store: Clothing, Wearing Apparel, and Dry Goods - wholesale	424310	Piece goods, notions, and other dry goods merchant wholesalers
			424320	Men's and boys' clothing and furnishings merchant wholesalers
			424330	Women's, children's, and infants' clothing
			424340	Footwear merchant wholesalers
	8046	Store: Automobile Accessories - retail (NOC) and drivers	423120	Motor vehicle supplies and new parts merchant wholesalers
	8103	Wool Merchant	424310	Piece goods, notions, and other dry goods merchant wholesalers
	8105	Store: hide and leather dealers	424590	Other farm product raw material merchant wholesalers
	8901	Telephone or Telegraph Company: office, exchange, and clerical	423690	Other electronic parts and equipment merchant wholesalers
Hospitality	9052	Hotel: drivers, salesperson, and all other employees	721110	Hotels (excluding casino hotels) and motels
	9082	Restaurant: NOC	722310	Food service contractors
			722320	Caterers
			722511	Full-service restaurants
			722513	Limited-service restaurants
	9083	Restaurant: Fast Food	722513	Limited-service restaurants
Hotel	9058	Hotel: restaurant employees	721110	Hotels (excluding casino hotels) and motels
			722310	Food service contractors
Manufacturing	2417	Cloth Printing	323113	Commercial screen printing
	4299	Printing	323120	Support activities for printing
	8810	Clerical Office Employees: NOC	323111	Commercial printing (excluding screen and books)
Mercantile	2003	Bakery: drivers and route supervisors	311811	Retail bakeries
	8001	Florist: store and drivers	453110	Florists
	8006	Store: Grocery - retail	445230	Fruit and vegetable markets
			445292	Confectionery and nut stores
			445299	All other specialty food stores
			452319	All other general merchandise stores
			454390	Other direct selling establishments
			722515	Snack and nonalcoholic beverage bars
	8008	Store: Clothing, Wearing Apparel, and Dry Goods - retail	448110	Men's clothing stores
			448120	Women's clothing stores
			448130	Children's and infants' clothing stores
			448140	Family clothing stores
			448150	Clothing accessories stores

Industry	NCCI	NCCI Description	NAICS	NAICS Description
Mercantile	8008	Store: Clothing, Wearing Apparel, and Dry Goods - retail	448210	Shoe stores
			451130	Sewing, needlework, and piece goods stores
			452319	All other general merchandise stores
	8010	Store: Hardware	443142	Electronics stores
			444130	Hardware stores
			451110	Sporting goods stores
			532310	General rental centers
	8013	Store: Jewelry	446130	Optical goods stores
			446199	All other health and personal care stores
			448310	Jewelry stores
	8017	Store: Retail - NOC	442210	Floor covering stores
			442291	Window treatment stores
			443142	Electronics stores
			444120	Paint and wallpaper stores
			444190	Other building material dealers
			445310	Beer, wine, and liquor stores
			446120	Cosmetics, beauty supplies, and perfume stores
			446191	Food or health supplement stores
			446199	All other health and personal care stores
			448190	Other clothing stores
			448320	Luggage and leather goods stores
			451120	Hobby, toy, and game stores
			451212	News dealers and newsstands
			452319	All other general merchandise stores
			453210	Office supplies and stationery stores
			453220	Gift, novelty, and souvenir stores
			453310	Used merchandise stores
			453910	Pet and pet supplies stores
			453920	Art dealers
			453998	All other miscellaneous store retailers (excluding tobacco stores)
			811490	Other personal and household goods repair and maintenance
			812310	Coin-operated laundries and drycleaners
	8018	Store: Wholesale - NOC	446120	Cosmetics, beauty supplies, and perfume stores
	8031	Store: Meat, Fish, or Poultry - retail	445210	Meat markets
	8039	Store: Department - retail	452210	Department stores
	8046	Store: Automobile Accessories - retail (NOC) and drivers	441310	Automotive parts and accessories stores
	8050	Store: Five and Ten Cent	452319	All other general merchandise stores
	8072	Store: Book, Record, Compact Disc, Software, Video, or Audio Cassette - retail	443142	Electronics stores
			451211	Book stores

Industry	NCCI	NCCI Description	NAICS	NAICS Description
Office	8601	Engineer or Architect: consulting	238220	Plumbing, heating, and air conditioning contractors
			541310	Architectural services
			541330	Engineering services
			541370	Surveying and mapping (excluding geophysical) services
	8603	Architectural or Engineering Firm: clerical	541340	Drafting services
	8723	Insurance Company: clerical or salespersons	524113	Direct life insurance carriers
			524126	Direct property and casualty insurance carriers
			524210	Insurance agencies and brokerages
			524298	All other insurance related activities
			525190	Other insurance funds
	8810	Clerical Office Employees: NOC	522130	Credit unions
			522320	Financial transactions processing, reserve, and clearinghouse activities
			541211	Offices of certified public accountants
			541340	Drafting services
			561110	Office administrative services
			561410	Document preparation services
			561499	All other business support services
	8820	Attorney: clerical, messengers, drivers, and all other employees	541110	Offices of lawyers
	8832	Physician and Clerical	621111	Offices of physicians (excluding mental health specialists)
			621210	Offices of dentists
	8855	Banks and Trust Company: drivers, clerical, salespersons, and all other employees	522110	Commercial banking
	9061	Club: NOC and clerical	813910	Business associations
			813920	Professional organizations
Real Estate	9015	Buildings: Operation by Owner, Lessee, or Real Estate Management Firm - all employees	531311	Residential property managers
Commercial Real Estate	9015	Buildings: Operation by Owner, Lessee, or Real Estate Management Firm - all employees	531110	Lessors of residential buildings and dwellings
			531120	Lessors of nonresidential buildings (excluding mini-warehouses)
			531312	Nonresidential property managers
Restaurants	9083	Restaurant: Fast Food	722515	Snack and nonalcoholic beverage bars
Services	3632	Machine Shop: NOC	811111	General automotive repair
	4299	Printing	323111	Commercial printing (excluding screen and books)
	4361	Photographer: clerical, drivers, salespersons, and all other employees	541921	Photography studios, portrait
			812921	Photofinishing laboratories (excluding one-hour)
			812922	One-hour photofinishing
	5191	Office: machine installation, inspection, adjustment, and repair	811212	Computer and office machine repair and maintenance
			811490	Other personal and household goods repair and maintenance
	8010	Store: Hardware	561622	Locksmiths

Industry	NCCI	NCCI Description	NAICS	NAICS Description
Services	8015	Quick Printing: Copying or Duplicating Service - drivers, clerical, salespersons, and all other employees	561439	Other business service centers (including copy shops)
	8017	Store: Retail - NOC	811430	Footwear and leather goods repair
			812320	Drycleaning and laundry services (excluding coin-operated)
	8018	Store: Wholesale - NOC	561910	Packaging and labeling services
	8380	Automobile: service, repair, and drivers	811111	General automotive repair
			811112	Automotive exhaust system repair
			811113	Automotive transmission repair
			811122	Automotive glass replacement shops
			811191	Automotive oil change and lubrication shops
			811198	All other automotive repair and maintenance
	8799	Mailing: Addressing, or Letter Service Company - clerical	561431	Private mail centers
	8800	Mailing: Addressing Company - clerical	561431	Private mail centers
	8810	Clerical Office Employees - NOC	624190	Other individual and family services
	9015	Buildings: Operation by Owner, Lessee, or Real Estate Management Firm - all other employees	522110	Commercial banking
			531130	Lessors of mini-warehouses and self-storage units
	9516	Television, Radio, Video and Audio Equipment: installation, service, repair, and drivers	811213	Communication equipment repair and maintenance
	9522	Upholstering	811420	Reupholstery and furniture repair
	9586	Barbershop, Beauty Parlor, and Hair Styling Salon	812111	Barber shops
			812112	Beauty salons
			812113	Nail salons
	9620	Funeral: director and drivers	812210	Funeral homes and funeral services

Where We Provide Workers’ Compensation Insurance

Westfield offers monoline small business workers’ compensation insurance in these 17 states: Arizona, Colorado, Georgia, Iowa, Illinois, Indiana, Kentucky, Maryland, Michigan, North Carolina, New Mexico, Pennsylvania, South Carolina, Tennessee, Virginia, Wisconsin, and West Virginia.

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